

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

KARL W. KROUSE
BETTY C. KROUSE
Debtor(s)

Case No. 16-10694TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/20/2016.
- 2) The plan was confirmed on 08/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/30/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/16/2018.
- 5) The case was converted on 04/02/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,050.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$19,578.84
Less amount refunded to debtor	\$290.77

NET RECEIPTS: **\$19,288.07**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$822.32
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,622.32**

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BENEFICIAL FINANCE/CDC(*)	Unsecured	11,740.00	NA	NA	0.00	0.00
BILL HARSHBARGER	Unsecured	1,700.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC*	Unsecured	3,370.00	3,109.16	3,109.16	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	90.00	NA	NA	0.00	0.00
DEPARTMENT OF VETERANS AFF/	Unsecured	58.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	NA	13,527.11	13,527.11	0.00	0.00
ELK EMERGENCY GROUP	Unsecured	1,179.00	NA	NA	0.00	0.00
ELK REGIONAL HEALTH CTR	Unsecured	114.00	NA	NA	0.00	0.00
ELK REGIONAL HEALTH CTR	Unsecured	4,037.00	NA	NA	0.00	0.00
ELK REGIONAL HEALTH CTR	Unsecured	225.00	NA	NA	0.00	0.00
ELK REGIONAL HEALTH CTR	Unsecured	4,019.00	NA	NA	0.00	0.00
ERIE INSURANCE GROUP	Unsecured	456.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	874.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	875.00	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICES	Secured	700.00	NA	NA	0.00	0.00
I.C. SYSTEMS INC.	Unsecured	4,230.00	NA	NA	0.00	0.00
I.C. SYSTEMS INC.	Unsecured	270.00	NA	NA	0.00	0.00
JAMES GROLL	Unsecured	192.00	NA	NA	0.00	0.00
JONES TOWNSHIP MUNICIPAL AU	Secured	2,486.00	3,082.37	3,082.37	331.76	0.00
KANE COMMUNITY HOSPITAL	Unsecured	828.00	NA	NA	0.00	0.00
KEYSTONE RURAL HEALTH	Unsecured	30.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,687.00	3,585.93	3,585.93	0.00	0.00
M & T BANK**	Secured	0.00	16,688.83	16,688.83	1,796.13	0.00
M & T BANK**	Secured	83,500.00	95,815.28	0.00	13,242.09	0.00
M & T BANK**	Priority	0.00	650.00	650.00	0.00	0.00
MOUNT JEWETT DENTAL CENTE	Unsecured	89.00	NA	NA	0.00	0.00
MRS ASSOCIATES INC	Unsecured	1,254.00	NA	NA	0.00	0.00
NATIONAL FUEL GAS DISTRIB CO	Unsecured	794.00	793.33	793.33	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)+	Unsecured	784.00	NA	NA	0.00	0.00
NGS AMERICAN	Unsecured	206.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NIAGARA CREDIT SOLUTIONS	Unsecured	1,687.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	6,329.00	NA	NA	0.00	0.00
PENN HIGHLANDS DUBOIS	Unsecured	102.00	NA	NA	0.00	0.00
PENN HIGHLANDS ELK	Unsecured	1,400.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	NA	12,350.28	12,350.28	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	6,575.03	6,575.03	0.00	0.00
PUBLISHERS CLEARING HOUSE	Unsecured	14.00	NA	NA	0.00	0.00
R & R RADIOLOGY	Unsecured	460.00	NA	NA	0.00	0.00
RMS++	Unsecured	456.00	NA	NA	0.00	0.00
TAX AUTH OR TYPE TAX UNKNO'	Priority	NA	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN	Unsecured	145.00	NA	NA	0.00	0.00
UPMC COMMUNITY MEDICINE	Unsecured	NA	144.80	144.80	0.00	0.00
WALLYS SUPER SERVICE	Unsecured	1,700.00	NA	NA	0.00	0.00
WARREN OVERHEAD DOOR	Unsecured	128.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	2,432.00	NA	NA	0.00	0.00
WEST PENN POWER**	Unsecured	786.00	NA	NA	0.00	0.00
WEST PENN POWER**	Unsecured	NA	257.86	257.86	0.00	0.00
WILCOX VOLUNTEER FIRE DEPAR	Unsecured	935.00	NA	NA	0.00	0.00
YURCHICKS AUTO	Unsecured	265.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$13,242.09	\$0.00
Mortgage Arrearage	\$16,688.83	\$1,796.13	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,082.37	\$331.76	\$0.00
TOTAL SECURED:	\$19,771.20	\$15,369.98	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$650.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$650.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,343.50	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,622.32</u>
Disbursements to Creditors	<u>\$15,369.98</u>

TOTAL DISBURSEMENTS : **\$18,992.30**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/24/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.